

Career Income Protection for Fellows

Protector+ for GMESM Guarantee Issue (GI)



As a medical professional, you see firsthand how often illness or injury can occur. It's important to protect your income in case you are unable to work for an extended period of time.

The GME Fellow Plan from The Standard[†] provides monthly cash benefits in addition to any benefits you may receive from group long term disability insurance (LTD) provided through your institution.

Fellow Plan Features

Monthly Benefit up to \$10,000/month

- \$2,000 monthly benefit with \$8,000 Future Purchase Option¹
- Coverage issued regardless of age or gender² — no physical exams, labs, medical records or lengthy applications required
- Gender-neutral premium rates available at a 15 percent discount
- Offers protection in your own medical specialty
- Portable coverage that goes with you wherever you work
- Optional Catastrophic Disability Benefit Rider³ available to individual applicants

Continued on reverse

[†] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company, 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

¹ Policyowners of The Standard's GME Resident Plan can increase benefits to the Fellow Plan maximum.

² Age and medical specialty are considered in determining the premium for each policy.

³ This rider is not available in all states and may not be available at your institution.

Standard Insurance Company
The Standard Life Insurance
Company of New York

www.standard.com

B152, B152-GI (NY only)

GME Fellow Plan
17842DIY (2/16) SI/SNY

Protector+ for GMESM Guarantee Issue (GI)

This plan is available to existing fellows or upon fellowship acceptance with an institution or to completing residents going to fellowship at another institution.

As you near the completion of your fellowship you can increase your coverage by upgrading to The Standard's GME Graduate Plan⁴ — without medical or financial underwriting — with the features and coverage amounts you'll want as you move into the next phase of your career, even if the program offering at the original institution is no longer active.

Purchasing a Fellow Plan now guarantees access to the Graduate Plan. Contact your representative below for more information.

[For More Info](#) 



⁴ The Standard's GME Graduate Plan offers a \$3,500 or \$5,000 monthly benefit with a \$10,000 Future Purchase Option.

NOTE for policies issued in New York: This policy would provide disability income insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio is at least 55% for individual coverage and at least 60% for franchise coverage. This ratio is the portion of future premiums which The Standard expects to return as benefits, when averaged over all people with the applicable policy.

The policy has exclusions, limitations and terms under which the policy may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888 (800.378.6057 in New York).